

# Paying for Prescription Drugs



This list is designed to help you assess available options. It does not imply endorsement of any option by the Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine or the Office of the Insurance Commissioner.

## Programs for Medicare Enrollees who Meet Income Guidelines

### **Together Rx Card:**

A joint effort of seven major pharmaceutical companies. Offers savings of 20-40% on name brand drugs by Abbot, Astra-Zenica, Aventis, Bristol-Meyers Squibb, Glaxo-Smith-Kline, Johnson and Johnson, and Novartis for individuals with income under \$28,000 or couples under \$38,000.

[www.together-rx.com](http://www.together-rx.com) or 1-800-865-7211.

### **GlaxoSmithKline Orange Card**

30-40% discounts for singles whose annual gross income under \$30,000 or couples under \$40,000. No enrollment fee. 1-888-672-6436 or <http://us.gsk.com/card/>

**Eli Lilly :** One month's supply of each prescription for \$12, for individuals with incomes below \$18,000 or couples under \$24,000. 1-877-RX-LILLY or [www.lillyanswers.com](http://www.lillyanswers.com)

**Novartis Care Card** offers discounts to individuals with income under \$27,000 or couples under \$36,000. 1-866-974-2273 or [www.careplan.novartis.com](http://www.careplan.novartis.com)

**Pfizer** offers a 30-day supply of over 80 Pfizer drugs at \$15 each for people whose annual gross income is below \$18,000 (or \$24,000 for a couple).

No enrollment fee.

1-800-717-6005 or [www.pfizerforliving.com](http://www.pfizerforliving.com)

## Insurance Coverage

Many insurance plans pay all or part of the cost of prescription drugs. If you have, or are eligible for, one of the following, study the benefits carefully. Check to find out what percentage of the costs you will have to pay and if there is a maximum amount you (or the plan) will pay per year (or per lifetime). Also, obtain a copy of the formulary—list of covered drugs—to see if your prescription is on it, and whether or not you may be required to substitute a generic drug if one is available.

- Employer plans (including Public Employees Benefit Board and Federal Employees Health Plan)
- Individual insurance (commercial comprehensive and catastrophic plans)
- Basic Health Plan
- Washington State Health Insurance Pool
- Medicare Supplements H, I, J (Medicare only)
- Medicare + Choice plan (sometimes offer prescription drug discounts)
- Children's Health Insurance Program
- Medicaid (including Healthy Options)—call 360-902-7602 for new Therapeutic Consultation Service guidelines

- Tri-Care (Military retirees)
- Tri-Care Senior Pharmacy (TSRx) began 4/1/2001 1-877-363-6337 for information
- Veterans Administration (may be of assistance with Rx costs for some veterans) 1-877-222-VETS

## **Buyers' Clubs, Purchasing Alliances**

**AmNet Rx Savings Card Program** insures the cost of generic drugs at a \$10 copay for those under \$50 and a 50% copay for those over \$50. It offers discounts on brand name drugs similar to those in the programs listed below. Annual premium is \$299. Call 1-800-535-1310 or go to [www.AmNetrx.com](http://www.AmNetrx.com)

There are also many subscriber buyers' clubs you can join for a fee. Before you pay the fee, check to see what discount is available on the prescription drugs you take. These include:

- **AARP Member Choice** 1-800-439-4457  
[www.aarp.org](http://www.aarp.org)
- **American Savers Business Alliance** [www.rx.com](http://www.rx.com)
- **Health Alliance** 509-489-6860 or  
[www.soundplanninggroup.com](http://www.soundplanninggroup.com) 206-650-7507
- **Peoples Prescription Plan** 1-800-308-5500
- **Pequot Pharmaceutical Network** 1-800-219-1226
- **Script Miser Pharmacy Network** fax 650-558-5957
- **Your Plan (Merck Medco)** 1-877-733-6365

## **Disease- and Disability- Related Programs**

- **ADAP (AIDS Drug Assistance Program)**, also known as the **Early Intervention Prescription Drug Program**, run by the Department of Health, pays 100% coverage for specific HIV-related prescription drugs for eligible clients. Drugs must be on their

formulary. Can also help clients who have insurance with deductibles and copays.

360-236-3426, or 1-800-272-2437 press option 2, or [www.doh.wa.gov/cfh/hiv\\_aids/Client\\_Svcs/default.htm](http://www.doh.wa.gov/cfh/hiv_aids/Client_Svcs/default.htm)

Some disease-specific support groups also offer assistance in funding the drugs needed by their constituents. These include:

- **Leukemia Society of America** 1-206-628-0777
- **American Cancer Society** [www.cancer.org](http://www.cancer.org)
- **ESRD (End Stage Renal Disease or kidney failure)** has a specific set of rules in the Medicare program. Contact the Centers for Medicare and Medicaid Services (CMS) at 1-800-MEDICARE.
- **Washington State Kidney Disease Program** 360-725-1659
- **Mental Health Prescriptions** [www.nami.org](http://www.nami.org)
- **Rheumatoid Arthritis drug**, free to Medicare enrollees, 1-866-4HUMIRA or [www.humira.com](http://www.humira.com)
- **Medication Assistance Program**, National Organization for Rare Disorders. Provides qualifying patients with all or part of a daily dose of specified costly medications for a year. Renewable. 1-800-447-6673 or [www.rarediseases.org](http://www.rarediseases.org)
- The [www.medicare.gov](http://www.medicare.gov) site offers a "Prescription Drug Assistance Programs" link that lets you search their database by zip code, pharmaceutical company and disease.
- **Administration on Aging** site offers pharmacy links at [www.aoa.dhhs.gov/naic/Notes/prescriptiondrugs/html](http://www.aoa.dhhs.gov/naic/Notes/prescriptiondrugs/html)

## **Free and/or Subsidy Programs**

- **Patient Assistance Programs, Pharmaceutical Research and Manufacturers of America (PhRMA)**. Many pharmaceutical companies participate in discounted/free prescriptions programs. Each has its own eligibility requirements. Most programs require that your doctor contact the company for application. Your local SHIBA HelpLine office has a list of these. Or visit the PhRMA website at [www.helpingpatients.org](http://www.helpingpatients.org)

- A tool that allows physicians to access prescription assistance program for their patients via the web is [www.rxhope.com](http://www.rxhope.com)
- **Needy Med\$ Program** maintains a website which includes a list of pharmaceutical manufacturers, drugs, and possible drug interactions. [www.needymeds.com](http://www.needymeds.com)
- **Robert Wood Johnson Foundation:** Accessing Pharmaceutical Patient Assistance [www.rxassist.org](http://www.rxassist.org)
- **Volunteers in Health Care** [www.healthcare.org](http://www.healthcare.org)
- **The Cost Containment Research Institute** offers a list of 75 of these programs covering 1,100 drugs for \$5. [www.institutedc.org](http://www.institutedc.org)
- **The Medicine Program.** For a small fee, helps people to apply for enrollment in one or more of the many patient assistance programs.  
1-573-996-7300 or [www.themedicineprogram.com](http://www.themedicineprogram.com)
- **The Patient Assistance Network.** For a small fee, helps people to apply for enrollment in one or more of the many patient assistance programs now available.  
P.O. Box 60382, Washington D.C. 20039-0382.
- **Community social service agencies** may offer limited or emergency help with Rx. Check your local Community Action, St. Vincent de Paul, Salvation Army, etc.

## Clinical Drug Trials

Many formularies do not pay for drugs they consider “experimental.” One way to get access to new drugs free is to enroll in a clinical trial. Phase I trials determine whether or not the drug is safe. Phase II (small sample) and Phase III (large sample) trials determine the effectiveness of the new drugs and gather further data on side effects. Check with your doctor or a research hospital near you.

## Comparison Shopping

Prescription prices can vary widely from one pharmacy to another. Comparison shop your local pharmacies to see which one carries your prescriptions at lowest cost.

## Purchasing in Canada

Many U.S. citizens purchase prescriptions in Canada, where their prescriptions may cost less than in the U.S. Generally this requires taking the U.S. prescriptions to a Canadian doctor to be rewritten as Canadian prescriptions, filling the prescriptions in Canada, and showing your U.S. and Canadian prescriptions at the border.

Generics may not be cheaper and drugs may have different names than their US equivalents.

**Note:** Both the [www.customs.gov](http://www.customs.gov) and [www.fda.gov](http://www.fda.gov) websites of the U.S. government state that it is technically illegal to import drugs into the U.S. since these medications are considered “unapproved, misbranded and/or adulterated.” However, the FDA has developed guidance entitled “Coverage of Personal Importation” which states that their current policy is to refrain from action when the product is for the patient’s own use, is in quantities not to exceed a three-month supply, and provides the name and address of the licensed provider responsible for the patient’s care.

## Canadian Internet/Mail Order

U. S. Customs reserves the right to detain mail shipments for inspection. In the unlikely event that a package is detained, the recipient will receive a notice in the mail informing them that the medication has been detained and of their right to contest detainment. If the purchaser does not contest the notice, the shipment is refused entry. Some Canadian mail order plans will replace the shipment if it is detained. See the *Purchasing Online* cautions in the next section for other tips.

Narcotics, controlled substances, insulin and drugs requiring refrigeration are *not* available by Canadian mail order.

In a price survey by a SHIBA HelpLine volunteer, the sources listed as follows were found to offer potential savings of 40-60 percent, based on a sampling of six well-known brand name drugs:

Canadian Prescription Drugs 1-877-966-0567  
[www.Canpd.com](http://www.Canpd.com)

Cross Border Rx. 1-800-320-8218  
[www.crossborderrx.com](http://www.crossborderrx.com)

Online Direct, Inc. 1-888-453-6275  
[www.LePharmacy.com](http://www.LePharmacy.com) Fax 1-866-537-4276

Canada Drugs 1-866-444-3784  
[www.canadadrugs.com](http://www.canadadrugs.com)

The Canadian Drugstore 1-888-372-2252  
[www.tcds.com](http://www.tcds.com) Fax 1-888-575-5506

CanadaMeds 1-877-542-3330  
[www.canadameds.com](http://www.canadameds.com)

United Health Alliance (Canada) 1-866-633-7482  
[www.unitedhealthalliance.com](http://www.unitedhealthalliance.com)

Canadian-American Meds. 1-866-324-9691  
[www.canameds.com](http://www.canameds.com)

Canadian Pharmacies Online 1-866-732-0305  
[www.doctorsolve.com](http://www.doctorsolve.com)

Canada RX  
[www.canadarx.com](http://www.canadarx.com)

## Purchasing Online: Cautions

There are many online pharmacies available. The National Association of Boards of Pharmacy (NABP) offers the following tips:

- Always obtain a prescription from your provider for any medications .

## SHIBA HelpLine

For more information about these and other health insurance questions and choices, call SHIBA HelpLine--a free, confidential, impartial counseling resource sponsored by the Office of the Insurance Commissioner.

Volunteer advisors, extensively trained by Insurance Commissioner Mike Kreidler's staff, have up-to-date information on all health insurance concerns. They can help you evaluate, choose and use your health insurance, and educate you on a wide range of health insurance issues.

To be referred locally call:



# 1-800-397-4422

- Look for a seal of approval on the website, such as the Verified Internet Pharmacy Practice Sites (VIPPS), which certifies that the internet pharmacy is fully licensed and complies with standards such as protection of your medical information.
- Make sure the Internet pharmacy lists its address and toll free phone number as required by law. Remember, FDA standards apply only in the U.S. If you order from another country, make sure you are knowledgeable about which quality standards apply.
- Check to see if the Internet pharmacy is enrolled in the Medicare program. (Some U.S. Medigap plans will cover drugs purchased in Canada, and some won't. Check with your insurer.)

with questions, comments, complaints about all lines of insurance (auto, life, home, disability, etc.) agents, companies or practices CALL:

**INSURANCE COMMISSIONER'S  
TOLL-FREE CONSUMER HOT LINE**  
 1 (800) 562-6900

